

Information to identify the case:

Debtor 1	<u>Denice M Ogonowski</u>	Social Security number or ITIN	xxx-xx-3228
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-17346-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Denice M Ogonowski
aka Denice Salagaj

4/26/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Denice M Ogonowski
Debtor

Case No. 20-17346-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 26, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2023:

Recip ID	Recipient Name and Address
db	+ Denice M Ogonowski, Heritage of Clara Barton, 1015 Amboy Avenue, Apt 125, Edison, NJ 08837-2863
sp	+ Donna M. Alkin, Esq., Byrnes O'Hern & Heugle Law Firm, 195 East Bergen Place, Red Bank, NJ 07701-2112
r	+ John Keating, BHHS Fox & Roach Realtors, 110 Ave of Two Rivers, Rumson, NJ 07760-1802
r	+ Maryann Callahan, Heritage House Sotheby's Intl Realty, 1020 Highway 35, Middletown, NJ 07748-2604
sp	+ Monika Mazurczyk, Esq., The Tomes Law Firm, P.C., 17 Broad Street, Suite 3, Freehold, NJ 07728-1758
cr	+ Shadow Lake Village Condominium Association, Inc., c/o Becker & Poliakoff, LLP, 67 East Park Place Suite 800, Morristown, NJ 07960-7125
518860679	+ Comenity/Visa/WmsSonoma, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
518860681	+ Ellen Goodman c/o Becker & Poliakoff LLP, 1776 On the Green, 67 East Park Place Ste 800, Morristown, NJ 07960-7125
518860683	+ JPMC/Chase/Disney, attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
518860685	Mazda Capital Services, POB 901076, Fort Worth, TX 76101-2076
518860687	+ Shadow Lake Village Condo Assoc, One Loch Arbor Way, Red Bank, NJ 07701-5417

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 26 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 26 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518860673	+ EDI: BANKAMER.COM	Apr 27 2023 00:27:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
518860672	+ EDI: BANKAMER.COM	Apr 27 2023 00:27:00	Bank of America, 4909 Savarese Circle, FL-1-908-01-50, Tampa, FL 33634-2413
518873074	+ EDI: BANKAMER2.COM	Apr 27 2023 00:27:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518860675	+ Email/Text: dylan.succa@commercialacceptance.net	Apr 26 2023 20:41:00	City of Linden Fire Dept, c/o Commercial Acceptance, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
518860676	+ EDI: WFNNB.COM	Apr 27 2023 00:27:00	Comenity Capital/Davids Bridal, Attn: Bankruptcy Dept, POB 182125, Columbus, OH 43218-2125
518860677	EDI: WFNNB.COM	Apr 27 2023 00:27:00	Comenity/Avenue, Attn: Bankruptcy, POB ox 182125, Columbus, OH 43218
518860678	+ EDI: WFNNB.COM	Apr 27 2023 00:27:00	Comenity/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
518860680	+ EDI: CCS.COM	Apr 27 2023 00:27:00	Credit Collection Service, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518860682	EDI: IRS.COM	Apr 27 2023 00:27:00	IRS, Centralized Insolvency Operation, POB 7346, Philadelphia, PA 19101-7346
518860684	+ EDI: JPMORGANCHASE		

District/off: 0312-3

User: admin

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		Apr 27 2023 00:27:00	JPMCB Card/Chase/United, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
518860674	EDI: JPMORGANCHASE		
		Apr 27 2023 00:27:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
518873893	EDI: JPMORGANCHASE		
		Apr 27 2023 00:27:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518876156	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Apr 26 2023 20:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518920223	EDI: Q3G.COM		
		Apr 27 2023 00:27:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518860686	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 26 2023 20:42:00	Quicken Loans, 1050 Woodward Avenue, attn: Bankruptcy, Detroit, MI 48226-3573
518875870	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 26 2023 20:42:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518860688	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Apr 26 2023 20:41:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518860689	+ Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Apr 26 2023 20:41:00	State of NJ Div of Tax, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518861509	+ EDI: RMSC.COM		
		Apr 27 2023 00:27:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518860690	+ EDI: RMSC.COM		
		Apr 27 2023 00:27:00	Synchrony/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518860691	+ EDI: WFFC2		
		Apr 27 2023 00:27:00	Wells Fargo Bank, Attn: Bankruptcy, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
518889788	EDI: WFFC2		
		Apr 27 2023 00:27:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518876158	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Ellen Miriam Goodman	on behalf of Creditor Shadow Lake Village Condominium Association Inc. egoodman@beckerlawyers.com
Monika Mazurczyk	on behalf of Debtor Denice M Ogonowski monikam@tomeslawfirm.com mazurczykmr92561@notify.bestcase.com;ftomes@tomeslawfirm.com;mariad@tomeslawfirm.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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